

William L. Pegg, PC
BY: William L. Pegg Jr., 5528
133 Washington Street
Morristown, NJ 07960
(973) 540-0202
FX: (973) 984-6666
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

In Re: : Chapter 7
Laurie J. Rieger
Last four digits of Social Security
Number: 7369
:
Debtor, : Judge Morris Stern
:
Case No. 11-38180

AFFIDAVIT OF LAURIE RIEGER

Laurie J. Rieger, of full age and being duly sworn upon my oath, hereby

Deposes and says:

1. I filed this petition for relief under Chapter 7 of the Bankruptcy Code on September 27, 2011.
2. At the time of the filing, I claimed as exempt personal property, one 2003 Jeep Liberty SUV, serial number 1J4GL 48K83W657532 (hereinafter automobile), in which collateral, Capital One Auto Finance, POB 260848, Plano, TX 75026-0848 is a secured creditor.
3. The date of the security agreement I signed with Capital One Auto Finance is January 31, 2006. This instrument has not been revised and is the debt instrument in force today.
4. At the time of filing, I owed to Capital One Auto approximately \$9,000.
5. I use this automobile for personal, family and household use and claimed the automobile as exempt property pursuant of 11 USC sec. 522.

6. At the time of filing, the automobile was in poor condition with approximately 246,000 miles.
7. I believe the fair market value of the automobile at the time of filing was \$1,000. I derive this amount by taking the Kelly Blue Book value, \$2600, copy attached as Exhibit One, and subtracting four repair estimates totaling in excess of \$1,600. I attached these 4 estimates as Exhibit TWO.
8. Upon approval by the court, I am in a position to redeem the automobile for \$1,000 cash pursuant to 11 USC sec. 722.
9. Attached as Exhibit Three is the latest statement I have received from Capital One Auto Finance. In early 2008 Capital One refused to accept my payments on the automobile. I called several times and spoke with several representatives only to be told that payments would not be accepted as the file had been closed! Apparently the file has also been lost.
10. I am concerned lest I pay the redemption amount ordered by the court to Capital One only to be advised they are unable to locate the title certificate to the automobile.
11. I therefore respectfully request that I be allowed to redeem my automobile from Capital One by paying the sum of \$1,000 within 30 days of the entry of an order or within 30 days of the entry of discharge, whichever occurs later, but that said sum be held in escrow in the trust account of my attorney until such time as Capital One provides him with the title to the car or obtains a proper duplicate title to the automobile in a form which can be registered in my name with the NJ Division of Motor Vehicles.

Dated: November 29, 2011

/s/ Laurie J. Rieger

County of Morris, State of New Jersey: SS
Sworn to and subscribed before
me, a Notary Public of the State
of New Jersey on this 29th day of November, 2011

(JURAT)

/s/ Gina Nilson

GINA B. NILSEN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 7/6/2016

Find car values or features

home | car values | cars for sale | car reviews | kbb top picks | research tools

Popular at KBB.com

10 Coolest Cars Under \$18,000

advertisement

why ads?

Home > Car Values > Jeep > Liberty > 2003 > Style > Options > Sport Utility 4D

(2003) (Jeep) (Liberty) go

Trade-In/Sell Values

See Used Car Prices

1 Select Your Car 2 Configure Your Car 3 See Blue Book Value 4 price your next car



2003 Jeep Liberty Sport Utility 4D

edit options | change style

Mileage: 245000

change

Like this car

Trade-In

Private Party

show used car prices

Excellent
\$3,900

Good
\$3,425

Fair
\$2,600
Change condition

A CARFAX Report

Enter VIN (optional)

go



No VIN? No Problem!

Your New Car Price

price your next car

New Cars You Might Like



2011 Jeep Liberty

view



2011 Mazda Tribute

view



2011 Kia Sorento

view

Jeep

2011 LIBERTY
SPORT 4X4

LEASE A 2011
LIBERTY SPORT 4X4
FOR

\$219 A MONTH **42** MONTHS

WITH \$2499 DUE AT LEASE SIGNING
2011 LIBERTY SPORT 4X4
SHOWN, STARTING MSRP: \$33,XXX

advertisement

why ads?

Seller's Resources

I want to list my car for sale
Place an ad on AutoTrader.com

What if my credit's not perfect?
Apply with a specialist now

★ Top 10s & News

- 10 Coolest Cars under \$18,000 - 2011
- Big Things From Small Cars: Four new...
- Top 10 Family Cars of 2011

Share

Print

My Recently Viewed

My Saved Cars

save

My KBB ZIP Code: 07977

Sign In

EXHIBIT ONE

Est:

Hoffman Classic Motor Cars, L.T.D.
211 Flicksville Road
Flicksville, P.A. 18050
Dealer I.D. # 08813774

AUTO REPAIR ORDER

NAME Harold KRESSER
ADDRESS P.O. Box 261
CITY, STATE PEAPACK NJ 07977

			DATE	CUSTOMER'S ORDER NO.	WHEN PROMISED	PHONE
1	Value over let	97.78	10-20il		SERIAL NO. FACTOR 3.7	
6	Spark plugs	22.00	YEAR-MINUTE-MODEL	2003 Jeep liberty	LICENSE NO.	ODOMETER
7	Rear wheel	3.95		UTJ-32J	246,524	WRITTEN BY
1	Total value	9.40				
			<input type="checkbox"/> FLUSH OIL	<input type="checkbox"/> OIL CHANGE	<input type="checkbox"/> FLUIDS REPAIRS	<input type="checkbox"/> TUNE UP
<hr/>			<input type="checkbox"/> WAX	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PZST3			Oil leak: Remove & Renew Value Cover gaskets: time for cleaning junk 237.50			
			Remove & Renew broken PCV hoses 24.00			
			Remove & Replace spark plugs 80.00			
			GAS & GREASE	PAGE SERVICE	LABOR ONLY	341.50
			GALS. GAS		PARTS	
			QTS. OIL		ACCESSORIES	
TOTAL PARTS			LBS. GREASE		GAS, OIL & GREASE	
			TOTAL GAS OIL & GREASE		MISC. MERCHANDISE	
			<input type="checkbox"/> RETAIN PARTS		SUBLET REPAIRS	
			<input type="checkbox"/> DESTROY PARTS		TAX	
			AUTHORIZED BY:		TOTAL	341.50
ESTIMATE AMOUNT - PARTS & LABOR						

1. I HEREBY ASSURE THE ABOVE NERVO WEDDO BE DONE ALONG WITH THE
NECESSARY SAFETY PRECAUTIONS OF WHICH YOU SHOULD HAVE BEEN ADVISED
IN ORDER TO GUARANTEE THE CAR, TRUCK OR VEHICLE BEING INSURED AND
SUFFICIENT INSURANCE OR SUFFICIENT FOR THE PURPOSE OF INSURING THE CAR
TRUCK OR VEHICLE. AN EXPENSE WEDDO IS BEING ACKNOWLEDGED ON
THE CAR, TRUCK OR VEHICLE TO SECURE THE SOUND OF NERVO WEDDO.

YOU ARE ENTITLED TO A FREE CANCELLATION FOR THE REASON YOU HAVE REQUESTED. THE ADVANCE PRICE MAY BE LOST DUE TO THE REASONING YOU WILL NOT CARRY THE FURNITURE THROUGH YOUR PERIODIC MAINTENANCE VISITS AND YOUR SPECIAL REQUEST.

TERMS AND CONDITIONS: NO REFUND OF CASH. RETURN TO US WITHIN _____ DAYS OF THE DATE SHIP. IF CHARGE BACK TO ADVISORY THE SERVICE IS NOT COVERED.

2.1. Request for information regarding the proposed project.

2.2. Plans, proposals, etc. for the project, including a description of the project and its objectives.

2.3. Other relevant information.

ALTO REPAIR ORDER

REMARK TWO

Est:

Hoffman Classic Motor Cars, L.T.O.D.
211 Flickville Road
Flickville, P.A. 18050
Dial 800.833.7774

AUTO REPAIR ORDER

NAME	DAVID RIEGER
ADDRESS	P.O. Box 261
CITY STATE	PEAPACK NY 07977

[illegible]

NEVER ATTEMPT TO REMOVE ANY PARTS TO BE DONE ALONG WITH THE
 REMOVAL OF THE AIR CONDITIONING SYSTEM. ALWAYS WEAR YOUR SAFETY BELT
 WHEN OPERATING THE CAR, TRUCK OR VEHICLE BEING SERVICED ON
 STREET HIGHWAYS OR AREAS FOR THE PURPOSE OF REMOVING AIR
 CONDITIONING. AN EXPERT MECHANIC MUST BE NEEDED TO REMOVE THE
 AIR CAR, TRUCK OR VEHICLE TO SECURE THE AMOUNT OF REPAIRS NEEDED.

GT 9870

YOU ARE ENTITLED TO A FREE CANCELLATION FOR THE SERVICE YOU HAVE SUBSCRIBED. THE RETURN PRICE MAY BE LESS THAN THE ORIGINAL OFFER. WE WILL NOT CANCEL THE SERVICE WITHOUT YOUR PERMISSION. YOUR SIGNATURE WILL REPLACE YOUR CREDIT CARD.

TERMS AND CONDITIONS: UNDERSTAND THAT YOU CAN ONLY CANCEL YOUR SERVICE IF YOU HAVE NOT USED THE SERVICE SINCE THE DATE SHOWN. IF YOU CHOOSE NOT TO CANCEL, THE SERVICE WILL BE REBILLED.

1. Impact on estimate of likelihood of high sample _____

2. Rate percent of sample, but not on before making 2 sample of count 5 _____

3. Estimate of sample _____

AUTO REPAIR ORDER

GT3870 A 3/03



GT3870

3 Part

+

AUTO REPAIR ORDER

Hoffman Classic Motor Cars, L.P.
211 Ficksville Road
Ficksville, P.A. 18650
Dealer I.D. # 08613774

NAME	Lauri RIEGER
ADDRESS	P.O. Box 261
CITY, STATE	PEAPACK NJ 07977

ITEM NO.			NAME OF PART	PRICE	CUSTOMER INFORMATION			
					DATE	CUSTOMER'S ORDER NO.	WHEN PROMISED	PHONE
1			heater core	142.75	YEAR • MAKE • MODEL 2003 Jeep Liberty SERIAL NO. MOTOR NO. LICENSE NO. ODOMETER WRITTEN BY			
1			gal coolant	13.50				
2			ignition coils	99.00				
				255.25	<input type="checkbox"/> LUBE <input type="checkbox"/> OIL CHANGE <input type="checkbox"/> FLUSH TRANS. <input type="checkbox"/> FLUSH DIFF. <input type="checkbox"/> WASH <input type="checkbox"/> POLISH			
No head: To remove & remove heater core, drain & flush system, clean coolant expansion tank run thro heat cycles, heat in interior works @ A/C compressor					735.00			
(Coils are for previous bill)								
TOTAL PARTS					725.00			
MECHANIC'S RECOMMENDATIONS					255.25			
					950.25			
ESTIMATE AMOUNT • PARTS & LABOR					TOTAL			

I HEREBY AUTHORIZE THE ABOVE REPAIR WORK TO BE DONE ALONG WITH THE NECESSARY MATERIAL, AND HEREBY GRANT YOU AND/OR YOUR EMPLOYEES PERMISSION TO OPERATE THE CAR, TRUCK OR VEHICLE HEREIN DESCRIBED ON STREETS, HIGHWAYS OR ELSEWHERE FOR THE PURPOSE OF TESTING AND/OR INSPECTION. AN EXPRESS MECHANIC'S LIEN IS HEREBY ACKNOWLEDGED ON ABOVE CAR, TRUCK OR VEHICLE TO SECURE THE AMOUNT OF REPAIRS THEREON.

YOU ARE ENTITLED TO A PRICE ESTIMATE FOR THE REPAIRS YOU HAVE AUTHORIZED. THE REPAIR PRICE MAY BE LESS THAN THE ESTIMATE, BUT WILL NOT EXCEED THE ESTIMATE WITHOUT YOUR PERMISSION. YOUR SIGNATURE WILL INDICATE YOUR ESTIMATE SELECTION.
TEARDOWN ESTIMATE - I UNDERSTAND THAT MY CAR WILL BE REASSEMBLED WITHIN _____ DAYS OF THE DATE SHOWN IF I CHOOSE NOT TO AUTHORIZE THE SERVICES RECOMMENDED.

1. I request an estimate in writing before you begin repairs.

2. Please present with repairs, test vehicle before continuing if the price will exceed \$

3. I do not want an estimate

AUTO REPAIR ORDER

WASHINGTON GULF

INTEGRITY AND EXCELLENCE

LAURIE RIGGER
PO BOX 261
PEAPACK NJ 07977
(973)540-0202 (973)476-5103

149 WASHINGTON ST
MORRISTOWN, NJ 07960
(973)998-6525

Year Make. 2003 Jeep Liberty Sport
Engine V6 3.7L 4Spd/TA 4WD Vin:K
License UJU32J
MLG in/out 250079 / 250079
Vin

Date 11/11/11 Schedule 11/11/11

INVOICE : 2552

11:58AM

Page 1

REMARKS AND LABOR DESCRIPTIONS	HRS	PRICE	PARTS & LUBRICANTS	QTY	PRICE	TOTAL
Oil Change Service:		5.00	KIT-LOF REGULAR	1.00	inc	0.00
1. Drain & Replace Motor Oil Up To 5Qt*			LOF REGULAR: Parts & Materials	1.00	24.95	24.95
2. Install New Oil Filter			Motor Oil	4.50	inc	inc
3. Lube Chassis*			REPLACEMENT OIL FILTER	1.00	inc	inc
4. Top Off Fluids and Check Tire Pressure			lucas oil additive(N)	1.00	20.00	20.00
5. Courtesy Inspection Performance Check			RELAY with update from Jeep for cooling fan	1.00	85.00	85.00
Recommend Servicing as a Part of Preventive Maintenance			RADIATOR FAN assembly 800rad01	1.00	157.50	157.50
nance Every 3,000 Miles						
replace relay		95.40				
replace fan		39.75				

DATE	TIME	PHONE	APPROVED	AMOUNT			
					All Parts Are New Unless Shown As (U) Used or (R) Rebuilt	Labor 140.15 Sublet 0.00	Parts & Lubricants 287.45
					This vehicle will be reassembled within 3 days of the date shown above if I do not authorize the recommended services.		EPA 0.00 SHOP 0.00 Gasoline 0.00 Sub Total 427.60 Sales Tax 29.93 Deposit 0.00 Disc. Applied 0.00
I acknowledge notice and oral approval of an increase in the original estimated price							TOTAL 457.53 BALANCE DUE 0.00

CASH / CASH

X

ACCEPTANCE SIGNATURE
I accept the charges and terms of this agreement.

I authorize the above repairs and necessary materials. Your employees may operate vehicle for inspection, testing, delivery at my risk. You will not be responsible for loss or damage to vehicle or items left in it. I agree to pay reasonable storage on vehicle left more than 3 working days after notification that job is completed. Labor is guaranteed 90 days or 4000 miles whichever occurs first. All other guarantees are made by the manufacturer. Warrantee work based on this bill must be performed at this shop. All parts are new unless specified as (U) used or (R) rebuilt. REMOVED PARTS WILL BE DISPOSED OF UNLESS I INITIAL HERE _____.

In a hurry? Short on time?

CarPay is Fast. With CarPay, payments are made via telephone. Simply call 1-800-946-0332 by 5:00 p.m. (Eastern time)¹ and make your payment the same day for a fee².

Please provide the following information when you call CarPay at 1-800-946-0332:

- Capital One Auto Finance[®] Account Number (see statement below)
- Your Personal Identification Number (PIN), which is the last four digits of your Social Security Number (to ensure your privacy and protection)
- Your Checking Account Number
- Your bank's Routing Number (printed directly on your check—we'll help you locate it)

CarPay

...a simple way
to pay on time

No checks to write • Payment processed the same day¹ • Maintain a good payment history **Call 1-800-946-0332**

¹Requests made after 5:00 p.m. (Eastern time) will be processed the next business day.

²The fee is charged for each transaction, except where prohibited by law. You can also pay online at www.capitalone.com for no fee. See reverse for Important Disclosures regarding this service.

CapitalOne | auto finance

Important Messages Regarding Your Account:

There is an unpaid amount from your last payment due date. If you have already paid this amount, thank you. If you have not yet sent in your payment for the past due amount, please do so prior to the Payment Due Date reflected on this statement.

Account Summary

Account Number	1011596
Loan Type	1001
Statement Date	11/14/2007
Payment Due Date	12/02/2007
Past Due Amount	\$309.08 Payable Immediately
Current Amount Due	\$314.54
Late Fees	\$10.00
Other Fees	\$0.00
Miscellaneous Fees	\$0.00
Total Amount Due	\$633.62
Account Balance*	\$9,385.10

* Your Account Balance contains all account activity up to the time this statement was generated. Any account activity that has occurred since this statement is not reflected in the Account Balance above. In order to obtain an exact payoff amount and instructions for payoff, please call Customer Service toll free at 1-800-946-0332.

Please write your account number on your check or money order. Make your checks payable to Capital One Auto Finance and mail it in the enclosed envelope.

If you are sending in a Principal Only Payment, please note this on your check so that it can be applied correctly.

Send Payments To:

Capital One Auto Finance
P. O. BOX 93016
Long Beach, CA 90809-3016

Send Inquiries, Payoffs and Principal Only payments to:

Capital One Auto Finance
PO Box 260848
Plano, TX 75026-0848

If you have questions about your account, please call Customer Service at 1-800-946-0332 and provide your account number, shown at the top of this statement. We may monitor and record all contacts with you to assure quality service.

See important disclosures on reverse side

EXHIBIT THREE

COLR0268 6056 1039 1205R 07 071114 PAGE 00001 OF 00001 STCOAF 00003867